UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

IN RE:) Case No: 23-40080 Chapter 13
CANDICE P MATHES) Plan Pmt: \$730X12;\$897X48
) Term:
)
Debtor) 1ST AMENDED

CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN

CERTIFICATION

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtor's schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtor has advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtor is substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: May 11, 2023 /s/ Diana S. Daugherty, Chapter 13 Trustee

CNFORD--SC Diana S. Daugherty, Chapter 13 Trustee

P.O. Box 430908 Original Confirmation hearing set for: St. Louis, MO 63143

(314) 781-8100 Fax: (314) 781-8881

trust33@ch13stl.com

ORDER

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtor is hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan. Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

DATED: May 12, 2023 St. Louis, Missouri

February 23, 2023

U.S. Bankruptcy Judge

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	CHAPTER 13 PLAN	

Copy mailed to:

Diana S. Daugherty, Chapter 13 Trustee P.O. Box 430908 CANDICE P MATHES

2457 MARY AVE St. Louis, MO 63143 SAINT LOUIS, MO 63144

WILLIAM H RIDINGS JR

All Creditors and Parties in Interest 2510 S BRENTWOOD BLVD STE 205

> C/O RIDINGS LAW FIRM ST LOUIS, MO 63144

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Eastern District of Missouri

In re: Case No. 23-40080-kss Candice P Mathes Chapter 13

Debtor

CERTIFICATE OF NOTICE

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The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID **Recipient Name and Address**

+ Candice P Mathes, 2457 Mary Ave, Saint Louis, MO 63144-2031

+ Electro Savings Credit Union, c/o Riezman Berger, P.C., 7700 Bonhomme Avenue, 7th Floor, St. Louis, MO 63105-1960 cr

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: ecfnotices@dor.mo.gov	Date/Time	Recipient Name and Address
cr	+	Email/ rext. echionces@dof.mo.gov	May 12 2023 22:36:00	Missouri Department of Revenue, Bankruptcy Unit, PO Box 475, 301 W High St, Jefferson City, MO 65101-1517
cr	+	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	y.com May 12 2023 23:00:32	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
25311993	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2023 22:36:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
25368859	+	Email/Text: ecfnotices@dor.mo.gov	May 12 2023 22:36:00	DEPARTMENT OF REVENUE, PO BOX 475, JEFFERSON CITY MO 65105-0475
25311994		Email/Text: bankruptcy@escu.org	May 12 2023 22:36:00	Electro Savings Credit Union, PO Box 28505, Saint Louis, MO 63146
25317828	+	Email/Text: bankruptcy@escu.org	May 12 2023 22:36:00	Electro Savings Credit Union, 1805 Craigshire Drive, St.Louis MO 63146-4019
25311995	+	Email/PDF: ais.fpc.ebn@aisinfo.com	May 12 2023 23:11:25	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
25311996	+	Email/Text: sbse.cio.bnc.mail@irs.gov	May 12 2023 22:36:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25330623		Email/Text: JCAP_BNC_Notices@jcap.com	May 12 2023 22:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
25311997	+	Email/Text: PBNCNotifications@peritusservices.com	May 12 2023 22:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
25320078		Email/PDF: resurgentbknotifications@resurgent.com	May 12 2023 22:49:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25316087		Email/PDF: MerrickBKNotifications@Resurgent.com	May 12 2023 22:50:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
25324130	+	Email/Text: bankruptcydpt@mcmcg.com	May 12 2023 22:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
25311998	+	Email/Text: ecfnotices@dor.mo.gov	May 12 2023 22:36:00	Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517
25311999	+	Email/PDF: cbp@onemainfinancial.com	May 12 2023 23:00:40	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
25349821		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	y.com May 12 2023 22:49:29	Portfolio Recovery Associates, LLC, PO Box

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Total Noticed: 24

			41067, Norfolk, VA 23541
25312334	+ Email/PDF: rmscedi@recoverycorp.com	May 12 2023 22:49:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25322148	Email/Text: bnc-quantum@quantum3group.com	May 12 2023 22:36:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
25312001	Email/Text: BankruptcyFiling@stlouisco.com	May 12 2023 22:36:00	St Louis County Collector of Revenue, 41 South Central Ave, Saint Louis, MO 63105
25312000	+ Email/Text: BankruptcyTeam@scu.org	May 12 2023 22:36:00	Scott Credit Union, Attn: Bankruptcy, 101 Credit Union Way, Edwardsville, IL 62025-3504
25312002	+ Email/Text: documentfiling@lciinc.com	May 12 2023 22:36:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
25312005	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	May 12 2023 22:36:00	United States Attorney, 111 South 10th St, 20th Floor, Saint Louis, MO 63102

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 25311992	Bypass Reason	Name and Address Cindy Branhan, venmo
cr	*+	PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
25312003	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
25312004	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Kathryn Allene Klein	on behalf of Creditor Electro Savings Credit Union rb_bank@riezmanberger.com rbadmin@ecf.courtdrive.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Susan L. Lissant	on behalf of Creditor Missouri Department of Revenue edmoecf@dor.mo.gov
William H. Ridings, Jr.	on behalf of Debtor Candice P Mathes ridingslaw2003@yahoo.com

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TOTAL: 5